

Listing of Claims

The following listing of claims replaces all prior versions and listing of claims.

1. (currently amended) A computer system for managing financial accounts, the computer system comprising:

a processing system configured to execute a plurality of integrated computer software components configured to~~processor;~~

~~— a memory accessible by the processor and comprising one or more processor-executable computer programs for establishing a new financial account for a new customer and managing a plurality of existing financial accounts for a plurality of existing customers, the integrated computer software components~~~~processor-executable computer programs~~ comprising:

a data collection component configured,~~wherein said data collection component is operable~~ to receive account option data and account formation data pertaining to a new customer;

a decision engine configured~~operable~~ to qualify the new customer for a new financial account based at least in part on qualification criteria and said formation data and said account option data;

an account creation component configured~~operable~~ to establish the new financial account for the qualified customer based at least in part on the account option data and account formation data;

an account management component ~~configured~~operable to manage account data associated with said new financial account and a plurality of existing financial accounts;

a transactional processing component ~~configured~~operable to receive transactions and clear the transactions against the new financial account and the plurality of existing financial accounts; and

a data aggregation module coupled with the account management component, the transactional processing component, and the decision engine, the data aggregation module configured to aggregate data associated with the transactions for the plurality of existing financial accounts and provide feedback information related to the aggregated transaction data to the decision engine and the account management component, wherein the decision engine modifies the qualification criteria based on the feedback information and the account management component modifies the account data of one or more of the new financial account and the existing financial accounts based on the feedback information.

2. (currently amended) The computer system of claim 1, wherein said decision engine further comprises an underwriting component ~~configured~~operable to apply the qualification criteria.

3. (currently amended) The computer system of claim 2, wherein said decision engine further comprises at least one risk model coupled to said underwriting component and said account management component, the at least one risk model configured~~and~~

~~operable~~ to model risks associated with said new financial account and the existing financial accounts.

4. (currently amended) The computer system of claim 1, wherein said account management component further comprises an account behavior component configured~~operable~~ to examine account behavior associated with the new financial account and the plurality of existing financial accounts.

5. (canceled)

6. (currently amended) The computer system of claim 4, wherein said account behavior component further comprises a controller configured~~operable~~ to enable and disable functions and privileges of said new financial account or the existing financial accounts based upon said aggregated data.

7. (canceled)

8. (currently amended) The computer system of claim 1, wherein said decision engine comprises an underwriting component configured~~operable~~ to apply the qualification criteria and at least one risk model coupled to said underwriting component and said account management component and associated with said qualification criteria configured~~operable~~ to model risks associated with said new financial account or the existing financial accounts.

9. (currently amended) The computer system of claim 8, wherein said at least one risk model is coupled to said data aggregation module and said account behavior component, wherein said at least one risk model is configured~~operable~~ to update risk models based upon said aggregated data and said account behavior, whereby said qualification criteria is updated.

10. (previously presented) The computer system of claim 9, wherein said account management component comprises an account behavior component configured to alter a parameter related to operation of the new or existing financial accounts based upon said risk models.

11. (currently amended) A method for managing financial accounts, comprising the steps of:

a processing system aggregating transaction data regarding a plurality of existing financial accounts for a plurality of existing customers, the transaction data received by a processing system via a financial transaction network;

the processing system modifying services provided to one of the existing customers associated with at least one of the existing financial accounts, via the financial transaction network, based on the aggregated transaction data from the plurality of existing financial accounts by changing account data associated with the corresponding financial account; and

the processing system modifying stored underwriting criteria applied by the processing system for qualifying new financial accounts based on the aggregated transaction data from the plurality of existing financial accounts.

12. (canceled)

13. (currently amended) The method of claim 11, ~~wherein a risk model is available~~ and further comprising the steps of:

the processing system accessing a risk model;

the processing system running the risk model based at least in part on the aggregated transaction data;

the processing system modifying the stored underwriting criteria based at least in part on the results of the risk model.

14. (canceled)

15. (currently amended) The method of claim 11, wherein the step of the processing system modifying the services comprises the step of the processing system modifying the stored underwriting criteria.

16. (currently amended) The method of claim 11, wherein the step of the processing system modifying the services comprises the step of the processing system modifying the fees associated with services.

17. (currently amended) The method of claim 11, wherein the step of the processing system aggregating transaction data comprises the step of the processing system receiving transaction information regarding financial transactions associated with at least one of the existing financial accounts.

18. (currently amended) The method of claim 11, wherein the step of the processing system modifying the services comprises the step of the processing system modifying a line of credit associated with at least one of the existing financial accounts.

19. (currently amended) The method of claim 11, wherein the step of the processing system modifying the services comprises the step of the processing system modifying restrictions on transactions for at least one of the existing financial accounts.

20. (currently amended) The method of claim 11, wherein the step of the processing system modifying the services comprises the step of the processing system temporarily disabling one or more services associated with at least one of the existing financial accounts.

21. (currently amended) A computer system for managing financial accounts, the system comprising:

a processing system configured to execute a plurality of integrated computer software components~~processor~~;

~~— a memory accessible by the processor and comprising one or more processor-executable computer programs for underwriting and establishing a new financial account for a new customer and managing a plurality of existing financial accounts for a plurality of existing customers, the integrated computer software components~~~~processor-executable computer programs~~ comprising:

an account management component configured to manage account data associated with a plurality of existing financial accounts;

a transactional processing component configured to process and monitor transactions between the plurality of existing financial accounts and a financial transaction network;

a data collection component configured to receive account information for a new financial account;

a decision engine configured to qualify the new financial account based on underwriting criteria and the account information;

an account creation component configured to establish the qualified account based on the account information; and

a data aggregation module in communication with the transactional processing component, the account management component, and the decision engine, the data aggregation module configured to process transaction data from the plurality of

existing customers received from the transactional processing component and provide feedback information related to the processed transaction data to the account management component and the decision engine for altering the underwriting criteria for qualifying further new financial accounts and altering the account data associated with at least one of the existing financial accounts.

22. (previously presented) The computer system of claim 21, wherein the decision engine is configured to alter the underwriting criteria based on the feedback information and the account management component is configured to alter parameters of the existing financial accounts based on the feedback information.

23. (previously presented) The computer system of claim 22, wherein the decision engine interfaces with a risk model which is updated based on the feedback information from the data aggregation module.